



Amount in Taka



For the period ended 30 June 2018

Cash flows from operating activities (A)

Recoveries on loans previously written off

Receipts from other operating activities Payments for other operating activities

Deposits from customers and banks

Net cash flows from operating activities

Cash flows from investing activities (B)

Sale/(Purchase) of trading securities (Purchase)/disposal of fixed assets

Payment for finance lease

Cash and cash equivalents:

Money at call and on short notice

Net Operating Cash Flows per Share

Investments in treasury bills, bonds and others

Cash flows from financing activities (C)

Issuance of subordinated non-convertible bond

Adjustment of subordinated non-convertible bond

Net cash flows from/(used in) financing activities

Cash and cash equivalents at the end of the period

Balance with Bangladesh Bank and its agent bank(s)

Balance with other banks and financial institutions

Net increase/(decrease) in cash and cash equivalents (A+B+C)

Effects of exchange rate changes on cash and cash equivalents

Cash and cash equivalents at the beginning of the period

Net cash flows from/(used in) investing activities

Operating profit before changes in operating assets & liabilities

Net Increase/(decrease) in operating assets and liabilities

Increase/(decrease) in operating assets and liabilities Loans and advances to customers and banks

CASH FLOW STATEMENT

consolidated

Interest receipts Interest payments

Dividends receipts

Income tax paid

Other assets

Trading liabilities

Other liabilities

Fees and commission receipts

Cash payment to employees

Cash payment to suppliers





Amount in Taka Jan to June 2017

9,002,286,729

(5,283,445,371) 21,724,893

1,559,982,719

(1,238,619,839)

(80,831,478)

(839,484,277)

(1,076,507,905)

2,564,601,735

(20,290,461,441) (215,754,058)

5,862,482,373

3,487,155,005

1,327,490,500

(9,829,087,621)

(7,264,485,886)

13,645,354,607

(116,347,969)

(260,902,950)

13,268,103,688

5,000,000,000

4,999,892,136

11,003,509,938

34,471,916,226

45,475,426,164

2,617,918,414

14,610,964,014

26,514,214,236

1,730,000,000

Amount in Taka

2,329,500 45,475,426,164

499,071,625

424,639

The Financial Statements are available at www.bankasia-bd.com

10,891,498,644

(5,980,748,325)

1,468,304,702

(1,299,850,723)

3,913,498

64,126,359

(84,351,389) (848,440,290)

432,047,857

(1,229,124,468)

3,417,375,865

(8,155,602,153)

(34,561,788)

(771,003,177)

455,273,405

513,390,217

(7,992,503,496)

(4,575,127,632)

(2,279,843,042)

29,421,783

(227,961,593)

(600,000,000)

(600,000,000)

48,012,769,325

40,359,258,841

2,721,853,875

14,940,382,396

18,794,698,670

3,900,000,000

40,359,258,841

2,323,900

(7,653,510,484)

(2,478,382,852)

consolidated consolidated **BALANCE SHEET**

As at 30 June 2018		Amount in Taka
	30 June 2018	31 Dec 2017
PROPERTY AND ASSETS	00 00110 2010	01 500 2017
	17 000 000 071	17 000 000 770
Cash	17,662,236,271	17,933,208,773
In hand (including foreign currencies)	2,721,853,875	1,994,978,583
Balance with Bangladesh Bank and its agent bank	4 4 0 40 000 000	45 000 000 400
(including foreign currencies)	14,940,382,396	15,938,230,190
Balance with other banks and financial institutions	18,794,698,670	30,077,880,452
In Bangladesh	18,201,549,397	29,087,820,840
Outside Bangladesh	593,149,273	990,059,612
Money at call and on short notice	3,900,000,000	-
Investments	30,395,771,550	28,145,350,291
Government	26,711,098,042	24,431,255,000
Others	3,684,673,508	3,714,095,291
Loans and advances/investments	208,484,025,984	200,328,423,831
Loans, cash credits, overdrafts, etc/investments	188,199,173,893	184,322,321,558
Bills purchased and discounted	20,284,852,091	16,006,102,273
Fixed assets including premises, furniture and fixtures	5,372,916,371	5,344,230,907
Other assets	8,659,440,840	9,117,178,530
Non - banking assets	-	-
Total assets	293,269,089,686	290,946,272,783
LIABILITIES AND CAPITAL	, .,,	
Liabilities	00 000 004 050	00 405 550 047
Borrowings from other banks, financial institutions and agents	30,920,831,652	30,465,558,247
Subordinated non-convertible bonds	7,492,588,885	8,092,588,885
Deposits and other accounts	206,512,942,510	207,283,945,687
Current/Al-wadeeah current accounts and other accounts	44,942,357,354	42,242,103,482
Bills payable	3,975,781,896	3,968,967,652
Savings bank/Mudaraba savings bank deposits	35,577,163,673	34,496,938,426
Fixed deposits/Mudaraba fixed deposits	122,017,639,587	126,575,936,127
Bearer certificates of deposit	-	-
Other deposits	-	-
Other liabilities	26,192,550,988	24,170,500,633
Total liabilities	271,118,914,035	270,012,593,452
Capital/shareholders' equity		
Total shareholders' equity	22,150,175,650	20,933,679,331
Paid-up capital	11,103,874,860	9,870,110,990
Statutory reserve	7,900,228,643	7,345,137,782
Revaluation reserve	2,153,563,397	2,154,384,193
General reserve	8,166,144	8,166,144
Retained earnings	982,727,147	1,554,316,722
Foreign currency translation reserve	1,603,698	1,551,777
Non-controlling (minority) interest	11,761	11,723
Total liabilities and shareholders' equity	293,269,089,686	290,946,272,783
Net Assets Value per Share	19.95	18.85
·	19.33	10.03
OFF-BALANCE SHEET ITEMS	105 170 000 050	105 000 000 701
Contingent liabilities	135,172,232,352	135,839,309,791
Acceptances and endorsements	48,052,324,483	42,864,351,001
Letters of guarantee	41,604,523,905	40,615,034,541
Irrevocable letters of credit	29,967,149,329	37,891,236,914
Bills for collection	15,548,234,635	14,468,687,335
Other contingent liabilities	- 105 100 555	
Other commitments	195,499,000	317,134,285
Documentary credits and short term trade-related transactions		
Forward assets purchased and forward deposits placed	195,499,000	317,134,285
Undrawn note issuance and revolving underwriting facilities	-	-
Undrawn formal standby facilities, credit lines and other commitments	-	
Total off-balance sheet items including contingent liabilities	135,367,731,352	136,156,444,076

PROFIT AND LOSS STATEMENT

For the period ended 30 June 2018

. or the portion strange of during 2010	Jan to June 2018	Jan to June 2017	April to June 2018	April to June 2017
OPERATING INCOME	2010	2017	2010	2017
Interest income	10,335,144,712	7,755,145,676	5,522,039,656	4,052,347,060
Interest hearing Interest paid on deposits and borrowings, etc	6,252,613,620	5,228,687,523	3,237,189,292	2,637,230,498
Net interest income	4,082,531,092	2,526,458,153	2,284,850,364	1,415,116,562
Investment income	1,110,858,627	1,398,894,729	566,841,039	687,662,001
Commission, exchange and brokerage	1,468,304,702	1,559,982,719	763,861,812	864,875,898
Other operating income	418,161,921	358.608.502	260,308,908	216,847,816
Other operating income	2,997,325,250	3,317,485,950	1,591,011,759	1,769,385,715
Total operating income (A)	7,079,856,342	5,843,944,103	3,875,862,123	3,184,502,277
OPERATING EXPENSES	7,079,000,342	3,643,944,103	3,073,002,123	3,104,302,211
Salaries and allowances	1,326,224,379	1,274,117,431	696,852,362	672,672,856
Rent, taxes, insurance, electricity, etc	352,325,776	318,776,391	180,663,403	166,690,556
Legal expenses	14,500,526	9,458,092	8,740,170	4,828,618
Postage, stamp, telecommunication, etc	50,787,964	43,847,729	29,112,108	24,067,191
Stationery, printing, advertisements, etc	52,304,320	45,592,381	32,381,781	24,383,654
Managing Director's salary and fees	7,800,000	6,200,000	4,750,000	3,150,000
Directors' fees	1,774,400	1,552,800	687,200	540,800
Auditors' fees	1,296,005	876,677	828,766	439,166
Depreciation and repairs of Bank's assets	230,000,984	223,924,111	119,144,950	115,184,187
Other expenses	800,639,797	695,904,080	433,466,361	369,170,778
Total operating expenses (B)	2,837,654,151	2,620,249,692	1,506,627,101	1,381,127,806
Profit before provision (C=A-B)	4,242,202,191	3,223,694,411	2,369,235,022	1,803,374,471
Provision for loans and advances/investments	1,2 12,202,101	0,220,001,111	2,000,200,022	1,000,011,111
General provision	465,029,656	580,365,925	29,259,026	1,563,535,148
Specific provision	1,199,861,249	909,801,125	1,028,412,632	(647,493,483)
opecine provision	1,664,890,905	1,490,167,050	1,057,671,658	916,041,665
Provision for off-balance sheet items	(215,848,395)	120,000,000	(265,260,616)	28,839,525
Total provision (D)	1,449,042,510	1,610,167,050	792.411.042	944.881.190
Total provision (b) Total profit before tax (C-D)	2,793,159,681	1,613,527,361	1,576,823,980	858,493,281
Provision for taxation	2,793,139,001	1,013,327,301	1,370,023,900	000,490,201
Current tax	1,554,328,546	830,457,991	938,283,808	435,663,741
Deferred tax	22,000,000	20,000,000	12,000,000	10,000,000
Deletred tax	1,576,328,546	850,457,991	950,283,808	445,663,741
Not well often to:				
Net profit after tax	1,216,831,135	763,069,370	626,540,172	412,829,540
Appropriations				
Statutory reserve General reserve	555,090,861	299,676,244	311,895,104	162,930,196
uenerar reserve	555,090,861	299,676,244	311,895,104	162,930,196
Retained surplus	661,740,274	463,393,126	314,645,068	249,899,344
Attributable to:	661,740,236	463,392,930	314,645,041	249,899,344
				249,099,344
Equity holders of Bank Asia Limited	38	196	27	240,000,244
Non-controlling interest	661,740,274	463,393,126	314,645,068	249,899,344
Earnings Per Share (EPS)	1.10	0.69	0.56	0.37
consolidated				
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STATEMENT OF CHANGES IN EQUITY

or the period ended 30 June 2018							
Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	Foreign Currency translation reserve	Retained earnings	
Balance at 01 January 2017	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,462,526	1,267,955,303	18,8
ransferred during the period	-	299,676,244	-	-	-	(299,676,244)	

	Particulars	Paid-up capital	Statutory reserve	Revaluation reserve	General reserve	translation reserve	Retained earnings	Total	Non-controlling interest	Total equity
	Balance at 01 January 2017	8,812,599,100	6,533,632,030	2,239,612,377	8,166,144	1,462,526	1,267,955,303	18,863,427,481	11,355	18,863,438,836
	Transferred during the period	-	299,676,244	-	-	-	(299,676,244)	-	-	-
	Adjustment on revaluation of fixed assets and other investment	-	-	(36,984,577)	-	-	-	(36,984,577)	-	(36,984,577)
	Foreign currency translation for opening retained earnings					-	(4,608,185)	(4,608,185)	-	(4,608,185)
	Foreign currency translation for the period					(37,654)	-	(37,654)	-	(37,654)
	Issue of bonus shares	1,057,511,890					(1,057,511,890)	-	-	-
	Net profit for the period	-	-	-	-	-	763,069,174	763,069,174	344	763,069,518
	Balance as at 30 June 2017	9,870,110,990	6,833,308,275	2,202,627,800	8,166,144	1,424,872	669,228,158	19,584,866,239	11,699	19,584,877,938
	Transferred during the period	-	511,829,508	-	-	-	(511,829,508)	-	-	-
	Adjustment on revaluation of fixed assets and other investment	-	-	5,471,657	-	-	-	5,471,657	-	5,471,657
	Transferred to retained earnings	-	-	(53,715,264)	-	-	53,715,264	-	-	-
	Foreign currency translation for opening retained earnings	-	-	-	-	-	(5,816,993)	(5,816,993)	-	(5,816,993)
1	Foreign currency translation for the period	-	-	-	-	126,904	-	126,904	-	126,904
•	Net profit for the period	-	-	-	-		1,349,019,801	1,349,019,801	24	1,349,019,973
	Balance as at 31 December 2017	9,870,110,990	7,345,137,782	2,154,384,193	8,166,144	1,551,777	1,554,316,722	20,933,667,608	11,723	20,933,679,331
	Transferred during the period	-	555,090,861	-	-	-	(555,090,861)	-	-	-
	Adjustment on revaluation of fixed assets and other investment	-	-	(820,796)	-	-	-	(820,796)	-	(820,796)
	Transferred to retained earnings	-	-	-	-	-	40.4.050	40.4.050	-	40.4.050
	Foreign currency translation for opening retained earnings	-	-	-	-	- E1 001	434,059	434,059	-	434,059
	Foreign currency translation for the period		-	-	-	51,921		51,921	-	51,921
	Issue of bonus shares	1,233,763,870	-	-	-	-	(1,233,763,870)	-	-	-
	Net profit for the period	-	-	-	-	-	1,216,831,097	1,216,831,097	38	1,216,831,135
	Balance as at 30 June 2018	11.103.874.860	7.900.228.643	2.153.563.397	8.166.144	1.603.698	982.727.147	22.150.163.889	11.761	22.150.175.650

separate set of financial statements of the bank

BALANCE SHEET
As at 30 June 2018

	30 Julie 2016	31 Dec 2017
Cash	17,657,095,577	17,930,274,917
In hand (including foreign currencies)	2,716,713,181	1,992,044,727
Balance with Bangladesh Bank and its agent bank		
(including foreign currencies)	14,940,382,396	15,938,230,190
Balance with other banks and financial institutions	18,491,818,121	29,603,011,389
In Bangladesh	17,987,259,650	28,766,652,560
Outside Bangladesh	504,558,471	836,358,829
Money at call and on short notice	3,900,000,000	-
Investments	29,740,036,542	27,545,818,419
Government	26,711,098,042	24,431,255,000
Others	3,028,938,500	3,114,563,419
Loans and advances/investments	205,706,162,378	197,504,138,756
Loans, cash credits, overdrafts, etc/investments	185,421,310,287	181,498,036,483
Bills purchased and discounted	20,284,852,091	16,006,102,273
Fixed assets including premises, furniture and fixtures	5,356,202,213	5,329,740,498
Other assets	10,579,746,491	11,083,658,773
Non - banking assets		
Total assets	291,431,061,322	288,996,642,751
LIABILITIES AND CAPITAL		
Liabilities		
Borrowings from other banks, financial institutions and agents	30,836,137,615	30,268,312,053
Subordinated non-convertible bonds	7,492,588,885	8,092,588,885
Deposits and other accounts	206,313,988,636	207,041,471,381
Current/Al-wadeeah current accounts and other accounts	44,743,403,480	41,999,629,176
Bills payable	3,975,781,896	3,968,967,652
Savings bank/Mudaraba savings bank deposits	35,577,163,673	34,496,938,426
Fixed deposits/Mudaraba fixed deposits	122,017,639,587	126,575,936,127
Bearer certificates of deposit	-	-
Other deposits	_	_
Other liabilities	24,509,219,113	22,539,776,869
Total liabilities	269,151,934,249	267,942,149,188
Capital/shareholders' equity		
Total shareholders' equity	22,279,127,073	21,054,493,564
Paid-up capital	11,103,874,860	9,870,110,990
Statutory reserve	7,900,228,643	7,345,137,782
Revaluation reserve	2,153,563,397	2,154,384,193
General reserve	8,166,144	8,166,144
Foreign currency translation reserve	-	-
Retained earnings	1,113,294,029	1,676,694,455
Total liabilities and shareholders' equity	291,431,061,322	288,996,642,751
Net Assets Value per Share	20.06	18.96
OFF-BALANCE SHEET ITEMS		
Contingent liabilities	135,172,232,352	135,839,309,791
Acceptances and endorsements	48,052,324,483	42,755,080,789
Letters of guarantee	41,604,523,905	40,724,304,753
Irrevocable letters of credit Bills for collection	29,967,149,329 15,548,234,635	37,891,236,914 14,468,687,335
Other contingent liabilities	- 10,040,204,000	
Other commitments	195,499,000	317,134,285
Documentary credits and short term trade-related transactions	105 100 005	-
Forward assets purchased and forward deposits placed	195,499,000	317,134,285
Undrawn note issuance and revolving underwriting facilities Undrawn formal standby facilities, credit lines and other commitments		
Total off-balance sheet items including contingent liabilities	135,367,731,352	136,156,444,076
gg		

PROFIT AND LOSS STATEMENT

31 Dec 2017

For the period ended 30 June 2018				Amount in Taka
	Jan to June 2018	Jan to June 2017	April to June 2018	April to June 2017
OPERATING INCOME	2010	2017	2010	2017
Interest income	10,268,086,423	7,664,602,150	5,471,837,354	4,027,100,104
Interest paid on deposits and borrowings, etc	6,251,360,840	5,223,426,571	3,237,026,810	2,641,264,186
Net interest income	4,016,725,583	2,441,175,579	2,234,810,544	1,385,835,918
Investment income	1,110,858,627	1,398,894,729	566,841,039	687,662,001
Commission, exchange and brokerage	1,406,820,654	1,439,251,432	731,553,580	819,308,202
Other operating income	399,514,152	334,087,433	243,491,282	199,975,358
outer operating moonte	2,917,193,433	3,172,233,594	1,541,885,901	1,706,945,561
Total operating income (A) OPERATING EXPENSES	6,933,919,016	5,613,409,173	3,776,696,445	3,092,781,479
Salaries and allowances	1,288,531,499	1,241,129,637	676,665,921	655,613,908
Rent, taxes, insurance, electricity, etc	338,007,621	304,949,732	173,233,596	159,593,416
Legal expenses	13,377,554	8,589,610	8,213,438	4,260,325
Postage, stamp, telecommunication, etc	49,402,897	42,484,458	28,359,737	23,401,729
Stationery, printing, advertisements, etc	51,014,801	44,313,974	31,664,863	23,506,393
Managing Director's salary and fees	7,800,000	6,200,000	4,750,000	3,150,000
Directors' fees	1,664,000	1,424,000	632,000	504,000
Auditors' fees	265,000	4,600	265,000	-
Depreciation and repairs of Bank's assets	227,580,637	221,987,293	117,906,505	114,139,578
Other expenses	781,778,192	673,944,647	423,118,823	357,055,095
Total operating expenses (B)	2,759,422,201	2,545,027,951	1,464,809,883	1,341,224,444
Profit before provision (C=A-B)	4,174,496,815	3,068,381,222	2,311,886,562	1,751,557,035
Provision for loans and advances/investments				
General provision	465,029,656	580,365,925	29,259,026	1,563,535,148
Specific provision	1,149,861,249	869,634,075	988,412,632	(655,468,618)
	1,614,890,905	1,450,000,000	1,017,671,658	908,066,530
Provision for off-balance sheet items	(215,848,395)	120,000,000	(265,260,616)	28,839,525
Total provision (D)	1,399,042,510	1,570,000,000	752,411,042	936,906,055
Total profit before tax (C-D) Provision for taxation	2,775,454,305	1,498,381,222	1,559,475,520	814,650,980
Current tax	1,528,000,000	780,000,000	918,000,000	420,000,000
Deferred tax	22,000,000	20,000,000	12,000,000	10,000,000
	1,550,000,000	800,000,000	930,000,000	430,000,000
Net profit after tax	1,225,454,305	698,381,222	629,475,520	384,650,980
Appropriations				
Statutory reserve	555,090,861	299,676,244	311,895,104	162,930,196
General reserve		-		
	555,090,861	299,676,244	311,895,104	162,930,196
Retained surplus	670,363,444	398,704,978	317,580,416	221,720,784

For the period ended 30 June 2018		Amount in Ta
	Jan to June 2018	Jan to June 20
Cash flows from operating activities (A)		
Interest receipts	10,717,949,486	8,863,316,1
Interest payments	(5,873,004,676)	(5,223,426,57
Dividends receipts	3,913,498	21,724,8
Fees and commission receipts	1,406,820,654	1,439,251,43
Recoveries on loans previously written off	64,126,359	424,6
Cash payment to employees	(1,262,157,843)	(1,205,632,04
Cash payment to suppliers	(83,061,870)	(79,553,07
Income tax paid	(792,968,189)	(768,107,40
Receipts from other operating activities	413,400,088	474,550,5
Payments for other operating activities	(1,192,295,264)	(1,037,489,18
Operating profit before changes in operating assets & liabilities	3,402,722,243	2,485,059,4
Increase/(decrease) in operating assets and liabilities		
Loans and advances to customers and banks	(8,202,023,622)	(20,307,988,37
Other assets	(51,103,417)	(281,912,31
Deposits from customers and banks	(727,482,745)	5,955,767,3
Trading liabilities	567,825,562	3,465,970,7
Other liabilities	543,377,646	1,309,754,8
Net Increase/(decrease) in operating assets and liabilities	(7,869,406,575)	(9,858,407,75
Net cash flows from operating activities	(4,466,684,333)	(7,373,348,32
Cash flows from investing activities (B)		
Investments in treasury bills, bonds and others	(2,279,843,042)	13,645,354,60
· · · · · · · · · · · · · · · · · · ·		

(Purchase)/sale of fixed assets	(222,826,352)	(259,330,900)
Net cash flows from/(used in) investing activities	(2,417,044,475)	13,437,381,824
Cash flows from financing activities (C)		
Payment for finance lease	-	(107,864)
Issuance of subordinated non-convertible bond	-	5,000,000,000
Adjustment of subordinated non-convertible bond	(600,000,000)	-
Net cash flows from/(used in) financing activities	(600,000,000)	4,999,892,136
Net increase/(decrease) in cash and cash equivalents (A+B+C)	(7,483,728,808)	11,063,925,635
Effects of exchange rate changes on cash and cash equivalents	-	-
Cash and cash equivalents at the beginning of the period	47,534,966,406	34,127,083,171
Cash and cash equivalents at the end of the period	40,051,237,598	45,191,008,806
Cash and cash equivalents:		
Cash	2,716,713,181	2,617,653,924
Balance with Bangladesh Bank and its agent bank(s)	14,940,382,396	14,610,964,014
Balance with other banks and financial institutions	18,491,818,121	26,230,061,368
Money at call and on short notice	3,900,000,000	1,730,000,000
Prize bonds	2,323,900	2,329,500

Net profit after tax (Numerator) Number of ordinary shares outstanding 85,624,919

40,051,237,598

(4.02)

1,225,454,305 1,216,831,135

1,110,387,486 1,110,387,486

51,358,117

45,191,008,806

Net Operating Cash Flows per Share

SELECTED EXPLANATORY NOTES TO THE FINANCIAL STATEMENTS

For the	period ended 30 June 2018
1 0	Pagin for propagation of Einancia

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	Basis for preparation of Financial Statements
	Accounting policies in this Financial Statements are same as that applied in its last Annual Financial Statements of December 31, 2017. Consolidated financial Statements include position of Bank Asia Limited, Bank Asia Securities Limited, BA Exchange Company (UK) Limited and BA Express USA Inc.
	Provision for income tax has been shown @ 37.50 % as prescribed in Finance Act, 2018 of the accounting profit made by the Bank after considering some of the taxable add backs of income and expenditures including nowision for loss.

0.57

Cash Flow Statement is prepared in accordance with Bangladesh Accounting Standard (BAS) 7 'Cash Flow Statement' and under the guideline of Bangladesh Bank BRPD Circular no. 14 dated 25 June 2003. The Statement shows the components of changes in cash and cash equivalents during the

2.1	Composition of Shareholders' Equity			
		Solo	Consolidated	
	Paid-up capital (1,110,387,486 nos. Share Tk. 10 each)	11,103,874,860	11,103,874,860	
	Statutory reserve	7,900,228,643	7,900,228,643	
	Revaluation reserve	2,153,563,397	2,153,563,397	
	General reserve	8,166,144	8,166,144	
	Retained earnings	1,113,294,029	982,727,147	
	Foreign currency translation reserve	-	1,603,698	
	Non-controlling interest		11,761	
		22,279,127,073	22,150,175,650	

2.2	Net assets value per Snare (NAV)	
	Total shareholders' equity	
	Number of ordinary shares outstanding	
	Net Assets Value per Share (NAV)	

50,175,650	3.0	G
		a)
50,175,650		b)
		Cl
10,387,486	3.1	В
10.05		-

2.5

Sale/(Purchase) of trading securities

Earnings per share has been calculated in accordance with BAS 33: "Earnings Per Share (EPS)". Earnings per share for previous period has been restated since the bonus issue is an issue without consideration of cash. It is treated as if it has occurred prior to the beginning of 2018, the earliest period reported. Actual EPS for June 2018 was Taka 0.7" (Solo) and Taka 0.7" (Consolidated) Net Operating Cash Flows per Share (NOCFPS)	Earnings per share (EPS)	1.10	1.10
	(EPS)". Earnings per share for previous period has bee is an issue without consideration of cash. It is treated beginning of 2018, the earliest period reported. Actua (Solo) and Taka 0.77 (Consolidated)	en restated since the bo as if it has occurred pri	onus issue ior to the

rior operating easier forto per entare (iteer to)			
Net cash flows from operating activities	(4,466,684,333)	(4,575,127,632)	
Number of ordinary shares outstanding	1,110,387,486	1,110,387,486	
Net Operating Cash Flows per Share (NOCFPS)	(4.02)	(4.12)	

Credit Ratings of the bank				
	Date of Rating	Credit Ratings		
Periods		Long Term	Short Term	Outlook
January to December 2017	June 27,2018	AA2	ST-2	Stable
January to December 2016	June 21,2017	AA2	ST-2	Stable

a) Figures appearing in these financial statements have been rounded off to the nearest Taka.
b) Figures of previous period have been rearranged wherever necessary to conform to
current period's presentation.
Bonus Share of Tk. 1,233.76 million for the year ended December 31, 2017 was



For the period ended 30 June 2018

Balance at 01 January 2017

Balance as at 30 June 2017

Transferred during the period

assets and other investment Transferred to retained earnings

Net profit for the period

Adjustment on revaluation of fixed

Balance at 31 December 2017

Transferred during the period Adjustment on revaluation of fixed

assets and other investment Issue of bonus shares

Balance as at 30 June 2018

Net profit for the period

Statutory reserve

Revaluation reserve Issue of bonus shares

Net profit for the period

STATEMENT OF CHANGES IN EQUITY

8,812,599,100

1,057,511,890

9,870,110,990

9,870,110,990

1,233,763,870

11,103,874,860

6,533,632,030

299,676,244

6,833,308,274

511,829,508

7,345,137,782

7,900,228,643



2,239,612,377

(36,984,577)

2.202.627.800

2,154,384,193

2,153,563,397

(820,796)

5,471,657



Earnings Per Share (EPS)

(299,676,244)

(1,057,511,890) 698,381,222 785,661,162

(511,829,508)

53,715,264 1,349,147,537

1,676,694,455 (555,090,861)

(1,233,763,870)

1.225.454.305

1,113,294,029 22,279,127,073

8,166,144

8,166,144

1,444,468,074 19,038,477,725

Amount in Taka

(36,984,577)

698.381.222

5,471,657

(820,796)

1.225.454.305

19,699,874,370

21,054,493,564







22,279,127,073 22,15 1,110,387,486 1,1

20.06

approved in the 19th AGM held on May 14, 2018 and added with capital. A. R. Dowshum Chairman (/